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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/691,927	10/19/2000	David H. Walker	3939-4000	5664
27123	7590	01/11/2005	EXAMINER	
MORGAN & FINNEGAN, L.L.P. 3 WORLD FINANCIAL CENTER NEW YORK, NY 10281-2101			POINVIL, FRANTZY	
			ART UNIT	PAPER NUMBER
			3628	

DATE MAILED: 01/11/2005

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary	Application No.	Applicant(s)
	09/691,927	WALKER, DAVID H.
Examiner	Art Unit	
Frantzy Poinvil	3628	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 1 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1) Responsive to communication(s) filed on 19 October 2000.

2a) This action is **FINAL**. 2b) This action is non-final.

3) Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4) Claim(s) 1-268 is/are pending in the application.

4a) Of the above claim(s) _____ is/are withdrawn from consideration.

5) Claim(s) _____ is/are allowed.

6) Claim(s) _____ is/are rejected.

7) Claim(s) _____ is/are objected to.

8) Claim(s) 1-268 are subject to restriction and/or election requirement.

Application Papers

9) The specification is objected to by the Examiner.

10) The drawing(s) filed on _____ is/are: a) accepted or b) objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).

11) The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

12) Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

a) All b) Some * c) None of:

1. Certified copies of the priority documents have been received.
2. Certified copies of the priority documents have been received in Application No. _____.
3. Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

1) Notice of References Cited (PTO-892)

2) Notice of Draftsperson's Patent Drawing Review (PTO-948)

3) Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)
Paper No(s)/Mail Date _____

4) Interview Summary (PTO-413)
Paper No(s)/Mail Date _____

5) Notice of Informal Patent Application (PTO-152)

6) Other: _____

DETAILED ACTION***Election/Restrictions***

1. Restriction to one of the following inventions is required under 35 U.S.C. 121:
 - I. Claims 1-50 are directed to a method comprising affecting provision of credit request, accesser determined information, obtaining preferred credit offers and request fulfillment, classified in class 705, subclass 38.
 - II. Claims 51-85, drawn to a method or system for affecting ad compensation, credit transaction and delivery verification payment, classified in class 705, subclass 39.
 - III. Claims 86-105 drawn to a method comprising affecting advertising targeting, a credit transaction and a delivery verification payment, classified in class 705, subclass 10.
 - IV. Claims 106-115, drawn to a method and system comprising steps or means for affecting provision of ads, for storing ads in a database and for affecting ad compensation, classified in class 705, subclass 14.
 - V. Claims 116-125, drawn to a method and system for affecting accesser availability information in a database and for affecting ad compensation, classified in class 705, subclass 14.
 - VI. Claims 126-140, drawn to a method or system for affecting provision of anonID information wherein an accesser is affecting provision of anonID information, classified in class 705, subclass 75.
 - VII. Claims 141-160, drawn to a method and system for affecting

limitation of accesser identifying information, classified in class 705, subclass 75.

VIII. Claims 161-200, drawn to a method and system for affecting accesser information and accesser credit rating classified in class 705, subclass 38.

IX. Claims 201-215, drawn to a method and system for affecting provision of accesser credit rating and employing the accesser credit rating to affect provider offering, classified in class 705, subclass 38.

X. Claims 216-230, drawn to a method and system for affecting provision of accesser anonID information and employing the accesser anonID information to affect provider offerings, classified in class 705, subclass 18.

XI. Claims 231-232, drawn to a method and system for providing and identification ID key, id code from the id key and providing encryption results to a payment system server, classified in class 705, subclass 53.

XII. Claims 233-256, drawn to a method and system for obtaining a 3rd party ID code from an ID, encrypting the 3rd party ID code into a non repudiation ID and verifying the non repudiation ID as being valid, classified in class 705, subclass 53.

XIII. Claims 257-268, drawn to a method and system for selecting a payment bridge compatible with a target system from the selected payment system bridge software compatible with the desired bridge system and installing selected and corresponding payment system bridge software compatible with both the target system and the desired bridge system, classified in class 705, subclass 79.

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2. The inventions are distinct, each from the other because of the following reasons:

Inventions I to XIII are unrelated. Inventions are unrelated if it can be shown that they are not disclosed as capable of use together and they have different modes of operation, different functions, or different effects (MPEP § 806.04, MPEP § 808.01).

As per Groups II to XIII, it is not necessary to include steps or means for affecting provision of credit request, accesser determined information, obtaining preferred credit offers and request fulfillment as required in Group I.

In the instant case the different inventions are unrelated because in the invention of Group II, it is not necessary to include a delivery verification payment in the invention of Group I and Groups II to XIII.

As per Groups I to III and V to XIII, it is not necessary to include steps or means for affecting provision of ads and for storing such in an ads database as required in Group IV.

As per Groups I-IV and Groups VI to XIII, it is not necessary to include steps or means for affecting accesser availability information in a database as required in Group V.

As per Groups I-V and VII to XIII, it is not necessary to include steps or means for affecting provision of anonId information as required in Group VI.

As per Groups I to VI and VIII to XIII, it is not necessary to include steps or means for affecting limitation of accesser identifying information as required in Group VII.

As per Groups I to VII and IX to XII, it is not necessary to include steps or means for affecting access information and accesser credit rating as required in Group VIII.

As per Groups I to VIII and X to XIII, it is not necessary to include steps or means for affecting provision of accesser credit rating and employing the accesser credit rating to affect provider offering as required in Group IX.

As per Groups I to IX and XI to XIII, it is not necessary to include steps or means for affecting provision of accesser anonID information and employing the accesser anonID information to affect provider offerings as required in Group X.

As per Groups I to X and XII to XIII, it is not necessary to include steps or means for providing and identification ID key, id code from the id key and providing encryption results to a payment system server as required in Group XI.

As per Groups I to XI and XIII it is not necessary to include steps or means for obtaining a 3rd party ID code from an ID, encrypting the 3rd party ID code into a non repudiation ID and verifying the non repudiation ID as being valid as required in Group XII.

As per Groups I to XII, it is not necessary to include steps or means for selecting a payment bridge compatible with a target system from the selected payment system bridge software compatible with the desired bridge system and installing selected and corresponding payment system bridge software compatible with both the target system and the desired bridge system as required in Group XIII.

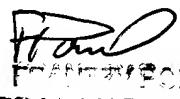
3. Because these inventions are distinct for the reasons given above and have acquired a separate status in the art because of their recognized divergent subject matter, restriction for examination purposes as indicated is proper.

Conclusion

4. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Frantzy Poinvil whose telephone number is (703) 305-9779. The examiner can normally be reached on Monday-Thursday 7:00AM-5:30PM.

The fax phone number for the organization where this application or proceeding is assigned is (703) 872-9326 Before Final actions and (703) 872-9327 After Final actions.

Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the receptionist whose telephone number is (703) 308-1113.


Frantzy Poinvil
PTO/Office of the Commissioner
AU 3628

FP

January 4, 2005